



Oct 16/02  
S. Lewis  
11-01-02

hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on October 19, 2002.

Raymond A. Joao  
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RJ251

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

RECEIVED

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SERIAL NO. : 09/639,908

GROUP 3600

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FOR : APPARATUS AND METHOD FOR PROVIDING FINANCIAL INFORMATION AND/OR INVESTMENT INFORMATION

EXAMINER : J. BERGIN

GROUP : 3624

CONF. NO. : 3583

Assistant Commissioner for Patents  
Box RCE  
Washington, D.C. 20231

AMENDMENT

Sir:

This is an Amendment in response to the Office Action, mailed September 25, 2002, in the above-identified